

IN THE CLAIMS:

Please amend the claims as indicated. A complete set of the claims is included below, reflecting added subject matter (*underlining*) and deleted subject matter (*strikethrough*), as well as the current status of each claim. This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A computer-implemented method of automatically preparing a plurality of specific offerings of one or more financial products or financial services or both for specific entities, with use of a processor and one or more associated databases, the method comprising the steps of:

automatically inputting into the one or more associated databases a plurality of client records without human intervention between input of the respective client records, the client records comprising client data on specific entities;

using the processor to consider said client data on said specific entities and financial product data relating to said one or more financial products or financial services and determine whether to offer a financial product or a financial service or both to the specific entities;

if the processor makes a determination to offer said financial product or said financial service or both to a specific entity, then the processor uses client-specific decision information to automatically select parts of variable information from at least two different databases with client data and financial product data to determine the variable information specific to each specific entity and select the parts of the variable information determined for inclusion in a specific communication formulated to express an offering for said determined financial product or service or both for said specific entity; and

using an output module associated with the processor and configured to use at least one automated process to automatically compose the variable information comprising the parts determined to create ~~and generate~~ the communication for each said specific entity such that at least one portion within the communication accommodates the variable information, wherein said variable information for each specific entity comprises at least partially a customized identification, specification and/or promotion of said financial product or said financial service or both wherein said variable information for each specific entity has at least some data that is

different and automatically generating each of the plurality of communications without human intervention between the generation of each communication for each specific entity.

2. (Previously Presented) The computer-implemented method of claim 1, further comprising the steps of:

inputting data from one or more sources into a data processing device associated with the one or more databases, wherein said data comprises ancillary data; and

using at least some of said data to determine the financial product or service for each specific entity or said variable information of the communication.

3. (Previously Presented) The computer-implemented method of claim 2, further comprising the steps of:

storing said data in the one or more databases; and

collecting additional data from the one or more sources, and updating said one or more databases with said additional data.

4. (Previously Presented) The computer-implemented method of claim 2, wherein said one or more sources comprises at least one of the following:

one or more non-resident databases;

one or more sources accessible via modem;

one or more sources accessible via the Internet;

inbound telemarketing databases; and

outbound telemarketing databases.

5. (Previously Presented) The computer-implemented method of claim 1, wherein the step of automatically determining the variable information using the client-specific decision information further comprises: applying said client-specific decision information to retrieve or select information from one or more sources, said retrieved or selected information to be included in said communication.

6. (Previously Presented) The computer-implemented method of claim 1, further comprising the steps of:

inputting data from one or more sources;

wherein said variable information is generated from said data.

7. (Previously Presented) The computer-implemented method of claim 1, wherein the step of automatically determining the variable information using the client-specific decision information further comprises the step of:

processing the client data and financial product and at least one other data type according to client specific decision information to determine said variable information.

8. (Previously Presented) The computer-implemented method of claim 7, wherein the step of automatically determining the variable information using the client-specific decision information further comprises the step of:

processing said variable information according to other decision information to refine said variable information.

9. (Previously Presented) The computer-implemented method of claim 7, wherein the step of automatically determining the variable information using the client-specific decision information further comprises the steps of:

automatically modifying on a real-time basis said variable information so as to be more desirable to said specific entity.

10. (Previously Presented) The computer-implemented method of claim 1, further comprising the steps of:

using outbound or inbound telemarketing data to obtain additional data pertaining to said specific entity; and

modifying said communication for said specific entity based on said additional data pertaining to said specific entity.

11. (Previously Presented) The computer-implemented method of claim 1, wherein said variable information comprises at least one of textual components, alphanumeric components, and graphical components.

12. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:
generating said communications wherein some communications have differing formats.

13. (Previously Presented) The computer-implemented method of claim 12, wherein said differing formats differ in one or more of textual components, alphanumeric components, and graphical components.

14. (Previously Presented) The computer-implemented method of claim 12, further comprising the step of:
selecting a format for a specific entity's communication based on at least data pertaining to said specific entity.

15. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:
designating a delivery medium for each communication that will be used to deliver the each communication to said each entity.

16. (Previously Presented) The computer-implemented method of claim 15, wherein said delivery medium is at least one of:
electronic; and
non-electronic.

17. (Previously Presented) The computer-implemented method of claim 16, wherein said electronic delivery medium comprises at least one of modem, network, Internet, and video.

18. (Previously Presented) The computer-implemented method of claim 16, wherein said non-electronic delivery medium comprises printed materials.

19. (Previously Presented) The computer-implemented method of claim 15, wherein said designating step is performed automatically.

20. (Previously Presented) The computer-implemented method of claim 15, further comprising the step of:

selecting a format for said each communication based on said designated delivery medium.

21. (Previously Presented) The computer-implemented method of claim 15, further comprising the step of:

selecting a format for said each communication suitable for said designated delivery medium.

22. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

using a format for each communication suitable for a delivery medium that is to be used to deliver each communication to said each entity.

23. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

using a format for each communication based on a delivery medium that is to be used to deliver each communication to said each entity.

24. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

constructing said communication based on data pertaining to said specific entity.

25. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

delivering said communication to said specific entity based on data pertaining to said specific entity.

26. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

designating a plurality of delivery mediums that will be used to deliver the communication to said entity.

27. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

outputting said communication to a data file.

28. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

automatically generating a communication for a specific entity based on one or more pre-defined events.

29. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

automatically generating a communication for a specific entity based on a set of predetermined criteria.

30. (Previously Presented) The computer-implemented method of claim 1, wherein said generating step comprises:

selectively placing content in said communication.

31. (Previously Presented) The computer-implemented method of claim 30, wherein said generating step further comprises:

selectively placing at least some content in blank spaces of said communication.

32. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

selecting a subset of entities from a set of available entities; and
performing said steps for only said selected subset of entities.

33. (Previously Presented) The computer-implemented method of claim 1, wherein said generating step comprises:

generating said communication using a printing device.

34. (Previously Presented) The computer-implemented method of claim 1, wherein part of said communication comprises variable information.

35. (Previously Presented) The computer-implemented method of claim 1, wherein said communication only includes variable information.

36. (Previously Presented) The computer-implemented method of claim 1, wherein said specific entity is at least one of a client and a potential client.

37. (Previously Presented) The computer-implemented method of claim 1, wherein said communication format is customized for said specific entity.

38. (Previously Presented) The computer-implemented method of claim 37, further comprising the step of:

generating said communication format based on client demographics.

39. (Previously Presented) The computer-implemented method of claim 37, further comprising the step of:

generating said communication format based on said financial product or said financial service being offered to said specific entity.

40. (Previously Presented) The computer-implemented method of claim 37, further comprising the step of:

generating said communication format based on marketing objectives.

41. (Previously Presented) The computer-implemented method of claim 1, further comprising at least one of:

delivering said communication to said entity via printed materials;
delivering said communication to said entity via modem;
delivering said communication to said entity via electronic transfer;
delivering said communication to said entity via internet;
delivering said communication to said entity via a data file; and
delivering said communication to said entity via voice response.

42. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

generating a document comprising said communication.

43. (Previously Presented) The computer-implemented method of claim 42, wherein said document is an electronic document.

44. (Previously Presented) The computer-implemented method of claim 42, wherein said document is a printed document.

45. (Previously Presented) The computer-implemented method of claim 1, the method further comprising the step of:

delivering said communication and reply means to said specific entity.

46. (Previously Presented) The computer-implemented method of claim 45, wherein said reply means enable said specific entity to conduct a transaction pertaining to said determined financial product or financial service.

47. (Previously Presented) The computer-implemented method of claim 45, wherein said reply means enable said specific entity to obtain more information pertaining to said determined financial product or financial service.

48. (Previously Presented) The computer-implemented method of claim 45, wherein said reply means enable said specific entity to purchase said determined financial product or financial service, as a one-step sales process.

49. (Previously Presented) The computer-implemented method of claim 45, wherein said delivering step comprises:
providing said communication and reply means to said specific entity electronically or via printed materials.

50. (Previously Presented) The computer-implemented method of claim 45, wherein said reply means is part of said communication.

51. (Previously Presented) The computer-implemented method of claim 1, wherein the step of automatically determining the variable information using the client-specific decision information step further comprises:

(a) determining said variable information by performing one or more calculations.

52. (Previously Presented) The computer-implemented method of claim 51, wherein step (a) comprises:

performing calculations based on data pertinent to said specific entity to at least one of select, design, and price at least one of a financial product and a financial service.

53. (Canceled)

54. (Previously Presented) The computer-implemented method of claim 51, wherein the step of automatically determining said variable information using said client-specific decision information step further comprises:

calculating one or more amounts of said one or more particular financial products or financial services to offer to said specific entity.

55. (Previously Presented) The computer-implemented method of claim 54, wherein the step of automatically determining the variable information using the client-specific decision information step further comprises:

calculating costs of said one or more amounts of said one or more particular financial products or financial services to offer to said specific entity.

56. (Previously Presented) The computer-implemented method of claim 1, further comprising the steps of:

identifying any types of financial products or financial services that said specific entity needs; and

determining, for each type needed by said specific entity, particular financial products or financial services to offer to said specific entity.

57. (Previously Presented) The computer-implemented method of claim 1, further comprising the steps of:

identifying whether said specific entity has need for any pre-selected types of financial products or financial services; and

determining, for each type needed, particular financial products or financial services to offer to said specific entity.

58. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

using demographics to at least one of select, design, and price at least one of a financial product and a financial service.

59. (Previously Presented) The computer-implemented method of claim 1, wherein said financial product or financial service determined relates to a mortgage loan, further comprising the step of:

using data related to at least said mortgage loan to at least one of select, design, and price said mortgage loan-related financial product or financial service.

60. (Previously Presented) The computer-implemented method of claim 1, wherein said financial product or financial service determined relates to insurance, further comprising the step of:

using data related to said specific entity to at least one of select, design, and price said insurance-related financial product or financial service.

61. (Previously Presented) The computer-implemented method of claim 60, wherein said insurance comprises at least one of life insurance, health insurance, and annuities.

62. (Previously Presented) The computer-implemented method of claim 1, wherein said financial product or financial service determined relates to life insurance, further comprising the step of:

determining, based on at least one of demographics, age of said specific entity, income of said specific entity, and other data pertinent to said specific entity, one or more life insurance plans to offer to said specific entity.

63. (Previously Presented) The computer-implemented method of claim 1, wherein said financial product or financial service determined relates to life insurance, further comprising at least one of the steps of:

selecting, designing, and pricing said life insurance based on at least one of demographics, age of said specific entity, income of said specific entity, and other data pertinent to said specific entity.

64. (Currently Amended) A system for automatically preparing a plurality of communication data offering one or more financial products or financial services or both, comprising a processor and one or more associated databases:

means for automatically inputting into the one or more associated databases a plurality of client records without human intervention between input of the respective client records, the client records comprising client data on specific entities;

first determining means within the processor for automatically determining whether to offer a financial product or a financial service or both to a specific entity based on consideration of client data on said specific entities and financial product data relating to said financial product or a financial service;

second determining means within the processor for using client-specific decision information for automatically determining parts of data from at least two different databases comprising the client data and the financial product data to assemble variable information if it is determined to offer said financial product or said financial service or both to said specific entity, the second determining means selecting the variable information for inclusion in the communication data formulated to express an offering for said specific entity; ~~and~~

means for automatically ~~generating and~~ creating the communication data for said specific entity, including at least on data processing device associated with the processor and, the communication data including the variable information, including at least partially a identification, specification and/or promotion for said entity, and wherein said variable information for each specific entity has at least some data that is different; and

means for automatically generating each of the plurality of communication data without human intervention between the generation of said communication data for each specific entity.

65. (Previously Presented) The system of claim 64, further comprising:
means for inputting data from one or more sources; and

means for using at least some of said data to determine content of the communication.

66. (Previously Presented) The system of claim 65, further comprising:
means for storing said data in one or more databases; and
means for collecting additional data from one or more sources, and updating said one or more databases with said additional data.

67. (Previously Presented) The system of 65, wherein said one or more sources comprises at least one of:

one or more non-resident databases;
one or more sources accessible via modem;
one or more sources accessible via the Internet;
inbound telemarketing databases; and
outbound telemarketing databases.

68. (Previously Presented) The system of claim 64, wherein said second determining means comprises means for determining said variable information using client-specific decision information, and further comprising:

means for applying said client-specific decision information to retrieve or select information, said retrieved or selected information to be included in said communication.

69. (Previously Presented) The system of claim 64, further comprising:
means for inputting data from one or more sources;
wherein said variable information is generated from said data.

70. (Canceled)

71. (Previously Presented) The system of claim 64, wherein said second determining means further comprises:

means for processing said variable information according to other decision information to refine said variable information.

72. (Previously Presented) The system of claim 64, wherein said second determining means further comprises:

means for automatically modifying on a real-time basis said variable information so as to be more desirable to said specific entity.

73. (Previously Presented) The system of claim 64, further:

means for using outbound or inbound telemarketing to obtain data pertaining to said specific entity; and

means for customizing said communication for said specific entity based on said data pertaining to said specific entity.

74. (Previously Presented) The system of claim 64, wherein said variable information comprises at least one of textual components, alphanumeric components, and graphical components.

75. (Previously Presented) The system of claim 64, further comprising:

means for generating communications comprising said communication data for said specific entities, said communications having differing formats.

76. (Previously Presented) The system of claim 75, wherein said differing formats differ in one or more of textual components, alphanumeric components, and graphical components.

77. (Previously Presented) The system of claim 75, further comprising:

means for selecting a format for a specific entity based on at least data pertaining to said specific entity.

78. (Previously Presented) The system of claim 64, further comprising:
means for designating a delivery medium that will be used to deliver a communication comprising the communication data to said specific entity.

79. (Previously Presented) The system of claim 78, wherein said delivery medium is at least one of:

electronic; and
non-electronic.

80. (Previously Presented) The system of claim 79, wherein said electronic delivery medium comprises at least one of modem, network, Internet, and video.

81. (Previously Presented) The system of claim 79, wherein said non-electronic delivery medium comprises printed materials.

82. (Previously Presented) The system of claim 78, wherein said designating means operates automatically.

83. (Previously Presented) The system of claim 78, further comprising:
means for selecting a format for said communication based on said designated delivery medium.

84. (Previously Presented) The system of claim 78, further comprising:
means for selecting a format for said communication suitable for said designated delivery medium.

85. (Previously Presented) The system of claim 64, further comprising:
means for using a format for a communication comprising the communication data suitable for a delivery medium that is to be used to deliver said communication to said specific entity.

86. (Previously Presented) The system of claim 64, further comprising:
means for using a format for a communication comprising the communication data based on a delivery medium that is to be used to deliver said communication to said specific entity.

87. (Previously Presented) The system of claim 64, further comprising:
means for constructing a communication comprising the communication data based on data pertaining to said specific entity.

88. (Previously Presented) The system of claim 64, further comprising:
means for delivering a communication comprising the communication data to said specific entity based on data pertaining to said specific entity.

89. (Previously Presented) The system of claim 64, further comprising:
means for designating a plurality of delivery mediums that will be used to deliver a communication comprising said communication data to said specific entity.

90. (Previously Presented) The system of claim 64, further comprising:
means for outputting a communication comprising the communication data to a data file.

91. (Previously Presented) The system of claim 64, further comprising:
means for automatically generating a communication comprising communication data for a specific entity based on one or more pre-defined events.

92. (Previously Presented) The system of claim 64, further comprising:
means for automatically generating a communication comprising communication data for a specific entity based on a set of predetermined criteria.

93. (Previously Presented) The system of claim 64, wherein said generating means comprises:

means for selectively placing content data in a communication comprising communication data.

94. (Previously Presented) The system of claim 93, wherein said generating means further comprises:

means for selectively placing at least some content in blank spaces of said communication.

95. (Previously Presented) The system of claim 64, further comprising:
means for selecting a subset of client records from a set of available client records; and

wherein said first determining means, second determining means, and generating means operate for only said selected subset of client records.

96. (Previously Presented) The system of claim 64, wherein said generating means comprises:

means for generating a communication comprising communication data using a printing device.

97. (Canceled)

98. (Previously Presented) The system of claim 64, wherein a communication comprising communication data only includes variable information.

99. (Previously Presented) The system of claim 64, wherein said specific entity is at least one of a client and a potential client.

100. (Previously Presented) The system of claim 75, wherein said format is customized for said specific entity.

101. (Previously Presented) The system of claim 100, further comprising:
means for generating said format based on client demographics.

102. (Previously Presented) The system of claim 100, further comprising:
means for generating said format based on said financial product or said financial service being
offered to said specific entity.

103. (Previously Presented) The system of claim 100, further comprising:
means for generating said format based on marketing objectives.

104. (Previously Presented) The system of claim 64, further comprising at least one of:
means for delivering a communication comprising the communication data to said
specific entity via printed materials;
means for delivering a communication comprising the communication data to said
specific entity via modem;
means for delivering a communication comprising the communication data to said
specific entity via electronic transfer;
means for delivering a communication comprising the communication data to said
specific entity via internet;
means for delivering a communication comprising the communication data to said
specific entity via a data file; and
means for delivering a communication comprising the communication data to said
specific entity via voice response.

105. (Previously Presented) The system of claim 64, further comprising the step of:
means for generating a document comprising said communication data.

106. (Previously Presented) The system of claim 105, wherein said document is an
electronic document.

107. (Previously Presented) The system of claim 105, wherein said document is a printed document.

108. (Previously Presented) The system of claim 64, said system further comprising:
means for delivering a communication comprising said communication data and reply means to said specific entity.

109. (Previously Presented) The system of claim 108, wherein said reply means enable said specific entity to conduct a transaction pertaining to said financial product or financial service.

110. (Previously Presented) The system of claim 108, wherein said reply means enable said specific entity to obtain more information pertaining to said financial product or financial service.

111. (Previously Presented) The system of claim 108, wherein said reply means enable said specific entity to purchase said financial product or financial service, as a one-step sales process.

112. (Previously Presented) The system of claim 108, wherein said delivering means comprises:

means for providing said communication and reply means to said entity electronically or via printed materials.

113. (Previously Presented) The system of claim 108, wherein said reply means is part of said communication.

114. (Previously Presented) The system of claim 64, wherein said second determining means comprises:

means for determining said variable information by performing one or more calculations in accordance with said decision information.

115. (Previously Presented) The system of claim 114, wherein said first determining means comprises:

means for performing calculations based on data pertinent to said specific entity to at least one of select, design, and price at least one of a financial product and a financial service.

116. (Canceled)

117. (Previously Presented) The system of claim 64, wherein said second determining means further comprises:

means for calculating one or more amounts of said one or more particular financial products or financial services to offer to said specific entity.

118. (Previously Presented) The system of claim 117, wherein said second determining means further comprises:

means for calculating costs of said one or more amounts of said one or more particular financial products or financial services to offer to said specific entity.

119. (Previously Presented) The system of claim 64, wherein said second determining means comprises:

means for identifying any financial products or financial services that said specific entity needs; and

means for determining, for each type needed by said specific entity, particular financial products or financial services to offer to said specific entity.

120. (Previously Presented) The system of claim 64, wherein said second determining means comprises:

means for identifying whether said specific entity has need for any pre-selected types of financial products or financial services; and

means for determining, for each type needed, particular financial products or financial services to offer to said specific entity.

121. (Previously Presented) The system of claim 64, further comprising:
means for using demographics to at least one of select, design, and price at least one of a financial product and a financial service.

122. (Previously Presented) The system of claim 64, wherein said financial product or financial service relates to a mortgage loan, wherein said second determining means comprises:
means for using data related to at least said mortgage loan to at least one of select, design, and price said mortgage loan-related financial product or financial service.

123. (Previously Presented) The system of claim 64, wherein said financial product or financial service relates to insurance, wherein said second determining means comprises:
means for using data related to said specific entity to at least one of select, design, and price said insurance-related financial product or financial service.

124. (Previously Presented) The system of claim 123, wherein said insurance comprises at least one of life insurance, health insurance, and annuities.

125. (Previously Presented) The system of claim 64, wherein said financial product or financial service relates to life insurance, and wherein said second determining means comprises:
means for determining, based on at least one of demographics, age of said specific entity, income of said specific entity, and other data pertinent to said specific entity, one or more life insurance plans to offer to said specific entity.

126. (Previously Presented) The system of claim 64, wherein said financial product or financial service relates to life insurance, and wherein said second determining means comprises:

means for at least one of selecting, designing, and pricing said life insurance based on at least one of demographics, age of said specific entity, income of said specific entity, and other data pertinent to said specific entity.

127. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

determining one or more types of financial products or financial services to offer to said specific entity.

128. (Previously Presented) The system of claim 64, wherein said second determining means comprises:

means for determining one or more types of financial products or financial services to offer to said specific entity.

129. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

selecting the client specific decision information that is used to determine said variable information.

130. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

inputting and storing the client-specific decision information that is used to determine said variable information.

131. (Previously Presented) The computer-implemented method of claim 1, wherein said client-specific decision information is a part of control logic.

132. (Previously Presented) The computer-implemented method of claim 131, further comprising the step of:

using a module operating according to said control logic to use said ~~the~~ client-specific decision information to automatically determine said variable information for inclusion in the communication.

133. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

delivering said communication to said specific entity via printed materials.

134. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

delivering said communication to said specific entity via modem.

135. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

delivering said communication to said specific entity via electronic transfer.

136. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

delivering said communication to said specific entity via internet.

137. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

delivering said communication to said specific entity via a data file.

138. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

delivering said communication to said specific entity via voice response.

139. (Previously Presented) The computer-implemented method of claim 1, further comprising the step of:

determining one or more types of financial products or financial services to offer to said specific entity.

140. (Previously Presented) The computer-implemented method of claim 139, further comprising the step of:

determining, for at least some of said types, particular financial products or financial services to offer to said specific entity.

141. (Previously Presented) The computer-implemented method of claim 45, wherein said delivering step comprises:

providing said communication and reply means to said specific entity electronically.

142. (Previously Presented) The computer-implemented method of claim 45, wherein said delivering step comprises:

providing said communication and reply means to said specific entity via printed materials.

143. (Canceled)

144. (Previously Presented) The computer-implemented method of claim 1 ~~143~~, wherein said using and generating steps operate over a set of the plurality of client records.

145. (Previously Presented) The computer-implemented method of claim 1, wherein the client records do not include identification information or transactional information.

146. (Previously Presented) The system of claim 64, wherein said generating means comprises:

means for preparing a communication comprising communication data for said specific entity if it is determined that said particular financial product or service is to be offered to said specific entity.

147. (Previously Presented) The system of claim 146, wherein said second determining means and generating means operate over a set of said plurality of client records.

148. (Previously Presented) The system of claim 64, wherein said client records do not include identification information or transactional information.

149. (Previously Presented) The computer-implemented method of claim 1, further comprising the steps of:

designating a first delivery medium that will be used to deliver said communication to said specific entity; and

designating a second delivery medium that will be used to deliver a subsequent communication pertaining to said offer to said specific entity.

150. (Previously Presented) The computer-implemented method of claim 1, wherein all steps are performed within an automated process without the need for human intervention between each step.

151. (Previously Presented) The computer-implemented method of claim 1, wherein all steps are performed within an automated process without human intervention between each step.

152. (Previously Presented) The system of claim 64, further comprising:

means for designating a first delivery medium that will be used to deliver a communication comprising the communication data to said specific entity; and

means for designating a second delivery medium that will be used to deliver a subsequent communication comprising subsequent communication data pertaining to said offer to said specific entity.

153. (Previously Presented) The system of claim 64, wherein said first determining means, said second determining means, and said generating means operate without the need for human intervention therebetween.

154. (Previously Presented) The system of claim 64, wherein said first determining means, said second determining means, and said generating means operate without human intervention therebetween.

155. (Previously Presented) The computer-implemented method of claim 1, wherein all steps are performed using one or more data processing devices, and are performed within an automated process without the need for human intervention between each step.

156. (Previously Presented) The computer-implemented method of claim 155, wherein all steps are performed without human intervention between each step.

157. (Previously Presented) The system of claim 64, wherein said first determining means, said second determining means, and said generating means operate in one or more data processing devices within an automated process, wherein said first determining means, said second determining means, and said generating means operate without the need for human intervention therebetween.

158. (Previously Presented) The system of claim 157, wherein said first determining means, said second determining means, and said generating means operate without human intervention therebetween.

159. (Currently Amended) A computer-implemented method of automatically preparing a plurality of communications offering data of one or more financial products or financial services or both, with use of a processing system and one or more associated databases, the method comprising the steps of:

automatically inputting into the one or more associated databases, a plurality of client records without human intervention between input of the respective client records, the client records comprising client data on specific entities;

determining with the processing system whether to create an offer of a financial product or a financial service or both to a specific entity,

if it is determined to create an offer of said financial product or said financial service or both to said specific entity, then automatically determining, without human intervention, parts of variable information specific to each specific entity based on entity-specific decision information and taking the parts from different databases and composing the variable information as communications offering data created for said specific entity; and

automatically generating without human intervention, using at least one automated process on at least one data processing device, data sufficient to produce a communication offering for said specific entity, the communication offering including at least one portion that accommodates the communication offering data comprising the variable information, the generating step including the step of designating placement of the variable information into said at least one portion of the communication offering, wherein the content of the communication offering includes the variable information wherein said variable information in said communication offering includes at least partially a identification, specification and/or promotion of said financial product or said financial service for said specific entity, wherein said variable information has at least one different component among different specific entities and wherein the different components are determined by each specific entity's client information; and

automatically generating each of the plurality of communication offerings without human intervention between generation of each communication offering for each specific entity.

160-163. (Canceled)

164. (Previously Presented) The method of claim 159, further comprising at least one of the steps of:

- delivering said communication offering to said specific entity via printed materials;
- delivering said communication offering to said specific entity via modem;
- delivering said communication offering to said specific entity via electronic transfer;
- delivering said communication offering to said specific entity via internet;
- delivering said communication offering to said specific entity via a data file; and
- delivering said communication offering to said specific entity via voice response.

165. (Previously Presented) The method of claim 159, further comprising the step of:
designating a delivery medium that will be used to deliver said communication offering to said specific entity.

166. (Previously Presented) The method of claim 165 wherein said delivery medium is at least one of:

- electronic; and
- non-electronic.

167. (Canceled)

168. (Previously Presented) The method of claim 166, wherein said non-electronic delivery medium comprises printed materials.

169. (Previously Presented) The method of claim 159, further comprising the step of:
using a format for said communication offering based on a delivery medium that is to be used to deliver said communication offering to said specific entity.

170. (Previously Presented) The method of claim 159, further comprising the step of:
designating a plurality of delivery mediums that will be used to deliver said communication offering to said specific entity.

171-178. (Canceled)

179. (Previously Presented) The method of claim 159, further comprising the step of: automatically generating said communication offering for said specific entity based on a set of predetermined criteria

180. (Previously Presented) The method of claim 159, wherein said generating step further comprises:
selectively placing at least some content in blank spaces of said communication offering.

181. (Canceled)

182. (Currently Amended) A method of automatically preparing a plurality of communications offering one or more financial products or financial services or both, with use of a processing system with one or more associated databases, the method comprising the steps of:

automatically inputting into the one or more associated databases, a plurality of client records without human intervention between input of the respective client records, the client records comprising client data on specific entities;

determining with the processing system if a financial product or a financial service or both is suitable for a specific entity;

determining select parts of variable information taken from different databases based on entity-specific decision information concerning an offer for a financial product or financial service or both for inclusion in a communication to said specific entity;

generating a variable information offer with said select parts of the variable information using a first automated process, without human intervention; and

automatically generating said communication comprising said variable information to create an offer for said specific entity using a second automated process, the communication having a communication format, wherein said communication format

comprises at least one portion that accommodates the variable information, the generating step including incorporating the variable information into said at least one portion of the communication, wherein content of said communication for said variable information offer includes the variable information and includes at least partially a specific identification, specification and/or promotion of said financial product or said financial service or both for said entity;

wherein said variable information may vary among said entities being offered any single financial product or said financial service or both determined to be suitable for each entity; and

automatically generating each of the plurality of communications without human intervention between the generation of each communication for each entity.

183-184. (Canceled)

185. (Previously Presented) The method of claim 182, further comprising at least one of the steps of:

delivering said communication to said specific entity via printed materials;
delivering said communication to said specific entity via modem;
delivering said communication to said specific entity via electronic transfer;
delivering said communication to said specific entity via internet;
delivering said communication to said specific entity via a data file; and
delivering said communication to said specific entity via voice response.

186. (Previously Presented) The method of claim 182, further comprising the step of: designating a delivery medium that will be used to deliver the communication to said specific entity.

187. (Previously Presented) The method of claim 186 wherein said delivery medium is at least one of:

electronic; and

non-electronic.

188. (Canceled)

189. (Previously Presented) The method of claim 186, wherein said non-electronic delivery medium comprises printed materials.

190. (Previously Presented) The method of claim 182, further comprising the step of: using a format for said communication based on a delivery medium that is to be used to deliver said communication to said specific entity.

191-193. (Canceled)

194. (Previously Presented) The method of claim 182, further comprising the step of: automatically generating said communication for a specific entity based on a set of predetermined criteria.

195. (Previously Presented) The method of claim 182, wherein said generating step further comprises:
selectively placing at least some content in blank spaces of said communication.

196. (Canceled)

197. (Currently Amended) A method of automatically preparing communications offering one or more financial products or financial services or both, with use of a processing system and one or more associated databases, the method comprising the steps of:

(1) using a first automated process to generate one or more electronic files identifying an entity set determined to be suitable for a financial product or a financial service or both, said entity set comprising a plurality of specific entities,

(2) providing variable information for a financial product or financial service for inclusion in a communication to a specific entity;

wherein said variable information consists of a plurality of predefined identifications, specifications, promotions and/or explanations of said financial product or financial service formulated to be specific to each specific entity, which can be included to create an offer to each specific entity;

(3) generating a variable information offer for said specific entity using a second automated process without human intervention, said variable information offer including at least one of said plurality of predefined identifications, specifications, promotions and/or explanations of said financial product or financial service determined to be most appropriate for each said specific entity;

wherein said variable information may vary among different specific entities being offered said financial product or said financial service or both;

(4) automatically generating the communication comprising said variable information offer for said specific entity using the second automated process, the communication with at least one portion that accommodates the variable information, the generating step incorporating the variable information into said at least one portion of the communication, wherein content of said communication includes said identification, specification, promotions and/or explanation of said financial product or financial service or both determined to be most appropriate for each said specific entity;

wherein at least one financial product or financial service or both is predetermined as being suitable for a variable information offer and is at least considered for offering to each entity in said entity set;

automatically generating each of the plurality of communications without human intervention between the generation of each communication for each specific entity; and
delivering each communication to the specific entity via the internet.

198-204. (Canceled)

205. (Previously Presented) The method of claim 197, further comprising the step of:

using a format for said communication based on said internet medium.

206. (Previously Presented) The method of claim 197, further comprising the step of: designating at least one other delivery mediums that will be used to deliver the communication to said specific entity.

207-208. (Canceled)

209. (Previously Presented) The method of claim 197, further comprising the step of: automatically generating said communication for said specific entity based on a set of predetermined criteria.

210. (Previously Presented) The method of claim 197, wherein said generating step further comprises:
selectively placing at least some content in blank spaces of said communication.

211. (Canceled)